

**Information to identify the case:**

Debtor 1 Martin Christopher Labowicz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7932

EIN --

Debtor 2 Noelle Labowicz

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0645

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 12-35152-KCF

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin Christopher Labowicz

Noelle Labowicz  
aka Noelle Piazza

1/31/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Martin Christopher Labowicz  
Noelle Labowicz  
DebtorsCase No. 12-35152-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 76

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db/jdb  
513433428 +Martin Christopher Labowicz, Noelle Labowicz, 3 Laurel Court, Hamilton, NJ 08690-3354  
247Greenstreet.com, Level 5, Plaza Commercial Center, Bisazza Street, Sliema SLM1640,  
Malta  
513433429 500 Fast Cash, 515 GSE, Miami, OK 74354  
513676127 +Beneficial Financial I Inc., successor by, merger to Beneficial New Jersey Inc.,  
PO Box 12907, Norfolk, VA 23541-0907  
513433434 Bottom Dollar Payday, Hunkins Waterfront Plaza, Ste 556, Charlestown,  
Nevis (West Indies)  
513677745 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
515135555 +COLLEGE LOAN CORP on behalf of MHEAC d/b/a ASA, c/o MHEAC d/b/a ASA,  
100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
513433438 +Cash Direct Express, 300 Creekview Rd, Suite 204, Newark, DE 19711-8548  
513433439 Cash Jar, PO Box 1639, Belize City, Belize  
513433442 +Citibank, 1000 Technology Dr, O Fallon, MO 63368-2239  
513433454 +Idealgelt.com, c/o Loren Cook & Assoc, 790 West Sam Houston Parkway North, Suite 202,  
Houston, TX 77024-4546  
513433456 +It'sMyPayDay, 42 Read's Way, New Castle, DE 19720-1649  
513433459 +Mariner Finance, PO Box 35394, Baltimore, MD 21222-7394  
513468715 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
513437440 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
513433462 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
515446630 +PNC Bank, National Association, ZUCKER, GOLDBERG & ACKERMAN, LLC,  
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315  
513620802 +PNC Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433  
513852132 +Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, PO BOX 12931,  
Norfolk, VA 23541-0931  
513938417 +SPRINGCASTLE AMERICA FUNDING TRUST, POB 12907, Norfolk, VA 23541-0907  
513938418 +SPRINGCASTLE AMERICA FUNDING TRUST, POB 12907, Norfolk, VA 23541,  
SPRINGCASTLE AMERICA FUNDING TRUST, POB 12907, Norfolk, VA 23541-0907  
513433464 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of NJ- Division of Taxation, CN 245, Trenton, NJ 08646)  
513433463 Signmyloan.net, Aboriginal GR Enterprises, PO Box 88491, 418 Main St,  
Vancouver, BC V6A 4A7, Canada  
513433467 +U.S Department of Education, PO Box 530260, Atlanta, GA 30353-0260  
513433468 #+US Fast Cash, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2018 22:50:31 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2018 22:50:27 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
513433431 +EDI: CITICORP.COM Jan 31 2018 22:18:00 AT&T Universal Card/Citi, PO Box 182564,  
Columbus, OH 43218-2564  
513433430 +E-mail/Text: ebn@americanwebloan.com Jan 31 2018 22:50:52 American Web Loan,  
522 N. 14th St., Box 130, Ponca City, OK 74601-4654  
513433432 +EDI: WFNNB.COM Jan 31 2018 22:18:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584  
513433433 EDI: HFC.COM Jan 31 2018 22:18:00 Beneficial, PO Box 88000, Baltimore, MD 21288  
513433437 EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One Services, 15000 Capital One Drive,  
Richmond, VA 23238  
513603220 +E-mail/Text: bncmail@w-legal.com Jan 31 2018 22:50:40 CHESWOLD (OPHRY), LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513433450 EDI: RMSC.COM Jan 31 2018 22:18:00 Home Depot, PO Box 103072, Roswell, GA 30076  
513433436 +EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407  
513433435 +EDI: CAPITALONE.COM Jan 31 2018 22:18:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
513585941 EDI: BL-BECKET.COM Jan 31 2018 22:18:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
513433441 +EDI: CITICORP.COM Jan 31 2018 22:18:00 Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
513433443 +EDI: CITICORP.COM Jan 31 2018 22:18:00 Citibank (Home Depot), PO Box 6500,  
Sioux Falls, SD 57117-6500  
513433444 +EDI: RCSFNBMARIN.COM Jan 31 2018 22:18:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873  
513433445 +EDI: RCSFNBMARIN.COM Jan 31 2018 22:18:00 Credit One Bank, PO Box 60500,  
City Of Industry, CA 91716-0500  
513453168 +EDI: TSYS2.COM Jan 31 2018 22:18:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
513433446 +EDI: DISCOVER.COM Jan 31 2018 22:18:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
513444244 EDI: DISCOVER.COM Jan 31 2018 22:18:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 76

Date Rcvd: Jan 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515516876 +EDI: ECMC.COM Jan 31 2018 22:18:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
513433447 +EDI: TSYS2.COM Jan 31 2018 22:18:00 FDS Bank/DSNB/Macys, 9111 Duke Blvd,  
Mason, OH 45040-8999  
513463154 EDI: RMSC.COM Jan 31 2018 22:18:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
513433448 +EDI: RMSC.COM Jan 31 2018 22:18:00 GEMB/Amazon, PO Box 981400, El Paso, TX 79998-1400  
513433449 +EDI: RMSC.COM Jan 31 2018 22:18:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400  
513433451 +EDI: HFC.COM Jan 31 2018 22:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
513433453 +EDI: HFC.COM Jan 31 2018 22:18:00 HSBC Card Services, PO Box 80084,  
Salinas, CA 93912-0084  
513433452 +EDI: HFC.COM Jan 31 2018 22:18:00 HSBC Card Services, PO Box 17051,  
Baltimore, MD 21297-1051  
513581947 +EDI: HFC.COM Jan 31 2018 22:18:00 HSBC Mortgage Services Inc, PO Box 21188,  
Eagan, MN 55121-0188  
513433455 EDI: IRS.COM Jan 31 2018 22:18:00 IRS Insolvency Function, PO Box 724,  
Springfield, NJ 07081  
513433457 +E-mail/Text: BKRMailOPS@weltman.com Jan 31 2018 22:50:20 Kay Jewelers, PO Box 740425,  
Cincinnati, OH 45274-0425  
513433458 +EDI: CBSKOHL.S.COM Jan 31 2018 22:18:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
513518764 EDI: RESURGENT.COM Jan 31 2018 22:18:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
513602956 +EDI: OPHSUBSID.COM Jan 31 2018 22:18:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513433460 +EDI: AGFINANCE.COM Jan 31 2018 22:18:00 One Main Financial, PO Box 183172,  
Columbus, OH 43218-3172  
514737269 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
514737270 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513616355 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541  
513657371 EDI: PRA.COM Jan 31 2018 22:18:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, PO Box 41067, Norfolk VA 23541  
513886125 +EDI: PRA.COM Jan 31 2018 22:18:00 PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541, PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
513878181 +EDI: PRA.COM Jan 31 2018 22:18:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513878180 +EDI: PRA.COM Jan 31 2018 22:18:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
513886124 +EDI: PRA.COM Jan 31 2018 22:18:00 PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
513553507 EDI: Q3G.COM Jan 31 2018 22:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
513852133 EDI: RECOVERYCORP.COM Jan 31 2018 22:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
513463561 +E-mail/Text: BKRMailOps@weltman.com Jan 31 2018 22:50:35 Sterling Inc. dba Kay Jewelers,  
c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784  
513488061 +E-mail/Text: bncmail@w-legal.com Jan 31 2018 22:50:40 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513433466 +EDI: WTRRNBNK.COM Jan 31 2018 22:18:00 Target, 3701 Wayzata Blvd, #2CF,  
Minneapolis, MN 55416-3401  
513433470 +EDI: WFNNB.COM Jan 31 2018 22:18:00 WFNNB, PO Box 659705, San Antonio, TX 78265-9705  
513433469 +EDI: WFFC.COM Jan 31 2018 22:18:00 Wells Fargo Auto Finance, 800 Walnut St,  
Des Moines, IA 50309-3891  
513474127 EDI: WFFC.COM Jan 31 2018 22:18:00 Wells Fargo Bank, N.A.,  
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657  
513747947 EDI: ECAST.COM Jan 31 2018 22:18:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 51

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, a division of PNC Bank NA  
513433440 Cash Web USA  
513433465 Sure Advance  
lm\* +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747  
513433461 ##+Plain Green, 93 Mack Road, Suite 600, PO Box 255, Elder, MT 59521-0255

TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 76

Date Rcvd: Jan 31, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
John Zimnis on behalf of Debtor Martin Christopher Labowicz njbankruptcylaw@aol.com.  
John Zimnis on behalf of Joint Debtor Noelle Labowicz njbankruptcylaw@aol.com.  
Karina Velter on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers  
Velter.karina@gmail.com  
Melissa N. Licker on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association NJ\_ECF\_Notices@buckleymadole.com

TOTAL: 7